

**IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Malick-Fardy B. Traore,

Plaintiff,

v.

Equifax Information Services LLC, et al.,

Defendants.

CIVIL ACTION
NO. 25-2822

ORDER

AND NOW, this 14th day of July 2025, upon consideration of Capital One's Motion to Dismiss (ECF No. 9), Traore's Response (ECF No. 25), Capital One's Reply (ECF No. 27), and Traore's Surreply (ECF No. 19) it is **ORDERED** that the Motion is **GRANTED**:

1. Traore's UTPCPL claim is **DISMISSED with prejudice**.
2. Traore's FCRA and FDCPA claims are **DISMISSED without prejudice**.

He may amend **on or before August 4, 2025**.

BY THE COURT:

/s/ Gerald J. Pappert

Gerald J. Pappert, J.